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(54) A method and system for tracking smart card loyalty points

(57) A method and system for tracking and redeeming smart card loyalty points includes storing loyalty program information related to transactions with at least one merchant in a loyalty register residing on a smart card microcomputer (6) for the customer. Transaction information about transactions with the merchant is stored in a purchase log (26) likewise residing on the smart card microcomputer (6) for the customer. The stored transaction information is compared with the stored loyalty program information, and transaction information about one or more transactions with the mer-

chant which is stored in the purchase log (26), but which is omitted from the loyalty register, is automatically identified. The stored loyalty program information is then automatically updated with the omitted transaction information. The transaction information includes, for example, a plurality of unique transaction numbers (30) in ascending order, and identifying the omitted transaction information involves identifying one or more transaction numbers in the stored transaction information that is greater than any transaction number stored in the loyalty program information.

STAND ALONE TERMINAL

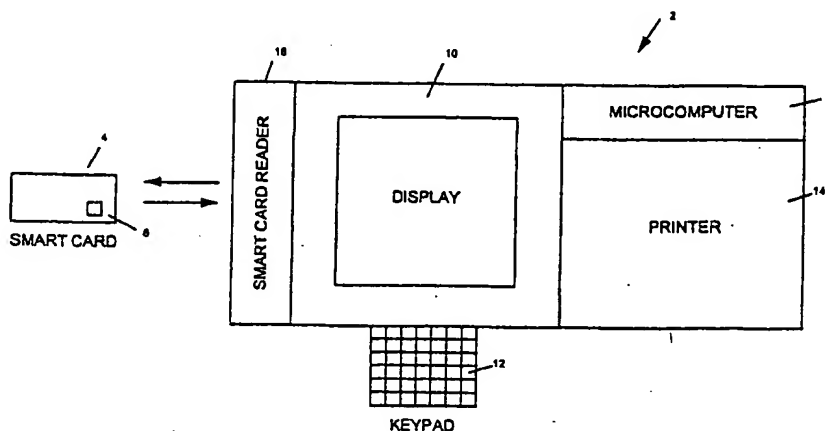


FIG. 1

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# EUROPEAN SEARCH REPORT

Application Number  
EP 99 10 1600

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The present search report has been drawn up for all claims			
Place of search MUNICH		Date of completion of the search 22 December 2000	Examiner Barba, M
CATEGORY OF CITED DOCUMENTS X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document	

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**ANNEX TO THE EUROPEAN SEARCH REPORT  
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